cyngor ar bopeth citizens advice

Wales Impact report 2020 to 2021

We are Citizens Advice

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

The Citizens Advice service offers free, confidential advice online, over the phone and in person.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations—from companies right up to the government—how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward—whoever they are, and whatever their problem.

> **"It was a breath of fresh air to hear a friendly voice rather than an automated one. Citizens Advice does wonders for people's lives."**
>
> **—Client**

Adapting to keep our service running

Our health, work, education and social lives have all been affected in ways we wouldn't have imagined as we entered 2020. The pandemic brought with it new problems, challenges and uncertainty.

Despite the upheaval, we were still there to help people find a way forward. Our staff and volunteers worked tirelessly to make sure everyone who needed advice was able to get it, whoever they were and whatever their problem.

Every year, our advisers help millions of people with the problems they face in person. When the pandemic struck, face-to-face was no longer an option—but we adapted and were still there to help millions find a way forward.

Before the pandemic, we were investing in remote services and our online self-help advice, working to make sure as many people as possible could access support when they needed it. This put us in a strong position to respond.

Almost overnight, we shifted our face-to-face services to continue helping people on the phone and via email and webchat. Both our consumer service and Help to Claim service answered around 90% of calls last year.

And our online advice became more important than ever as people sought to quickly find information about new problems.

We saw huge spikes in the number of people seeking advice on our website. As lockdown rules and the support available to people in England and Wales changed, we kept our advice up-to-date—updating our online self-help advice on an almost daily basis.

We started developing online advice to respond to problems related to Covid-19 in early 2020. In late February, we published a page called 'Coronavirus—what it means for you' and in March we added additional advice, when things like the furlough scheme were introduced and laws changed. We also researched the areas which were causing the greatest confusion, adding new advice topics or examples to make rules easier to understand.

In the busiest year ever for our online self-help advice, our Covid-19 advice pages were viewed more than 6 million times between April 2020 and March 2021. Our website was visited 40 million times in total, with 60.5 million advice page views.

Our impact in 2020/21

The pandemic redefined life as we knew it. We were there to help millions find a path through the uncertainty. In Wales, that included:

1.4 million
visits to the website from across Wales, and 2 million page views —11% more than in 2019/20

93,000
people used our phone service —26,000 more than in 2019/20

52,000
people received help by email or webchat—21,000 more than in 2019/20

27,000
people contacted our consumer helpline —2,000 more than in 2019/20

4,000
people still helped face-to-face

4,000
witnesses were supported through the Witness Service

Some clients will receive advice through more than one channel

Despite the considerable challenges posed by the pandemic for how we delivered our services, we still gave people the knowledge and confidence to find a way forward.

8 out of 10 people
said their problem was resolved following our advice—80% of those said they wouldn't have been able to solve their problem without us

9 in 10 people
said we helped them find a way forward

95% of witnesses
were satisfied with the support provided by our Witness Service and 91% felt more confident giving evidence in court as a result

Our services in Wales save the government and public services millions of pounds every year.

£44 million
in fiscal savings

£324 million
in public savings

£250 million
in savings to individuals

How we're helping people—our services across Wales

Whether those who come to us for help are dealing with one small problem or many complex ones, we're here to provide the support they need. Our advice helps people understand their next steps, find a way forward and prevent problems in the future.

Advicelink Cymru

Advicelink Cymru is a Welsh Government-funded Citizens Advice service designed to help people who are most in need of advice services, particularly those who would not usually seek advice.

During the year to 31 March 2021, Advicelink Cymru helped 63,000 people with 263,000 issues and provided quality assured welfare benefit, debt, housing, employment and discrimination advice.

Following our advice and support, the people we helped secured £44 million in income gain, debts written off and repayments rescheduled. Advicelink Cymru provides services to people across all 19 local Citizens Advice areas in Wales (creating pan-Wales coverage) working hand in hand with a wide range of third sector partners.

£44 million
in income gain, debts written off and repayments rescheduled

How our advice helped *Bethan

Bethan is a single parent, with two young children claiming benefits to support her family.

Bethan submitted a change in circumstances to the Department of Work and Pensions and the local council, as she was undertaking a new course at university to become a teacher.

Bethan had not been paid her income support or Housing Benefit for two weeks, and had her Council Tax reduction revoked. Bethan had very little food available to feed herself or her children, and only a small amount remaining on her gas and electricity meters.

Without her benefits, Bethan would struggle to afford her families' basic needs, and was at risk of falling behind on payments and getting into debt.

Bethan contacted Advicelink Cymru for support
Our Advicelink Cymru adviser was able to help Bethan apply for the Discretionary Assistance Fund, to help pay for the basic essentials she needed whilst waiting for her benefits issues to be resolved. She was awarded £50 through the scheme, which helped pay towards energy and food.

Our adviser provided Bethan with a foodbank voucher, and a food parcel was delivered to her home within 48 hours, meaning her family would not be without food. The parcel also contained other essential household items that she would have otherwise struggled to afford.

Our adviser also supported Bethan to get her Housing Benefit and Council Tax Reduction reinstated, so she finally had the income she was entitled to back.

As a result of Advicelink Cymru's support, Bethan can happily continue to support her family during her university course, where she's studying to be an early years teacher.

Bethan was grateful for the quick support her family received, and now knows she can turn to us for help.

> **"It was a breath of fresh air to know that the services are there to help, and it works. You did amazing work, thank you."**
>
> **—Bethan**

* Client names have been changed and certain details have been omitted or changed to preserve their anonymity.

EU Citizens Rights Advice

In response to concerns regarding the impact of Brexit, the Welsh Government funded Citizens Advice to provide an advice service for people impacted by the EU Settlement Scheme and other issues.

Warmer Wales

We secured funding from the British Gas Energy Trust to continue providing the Warmer Wales programme during 2020 to 2021. The service delivers targeted advice and support to those experiencing fuel poverty and hardship, as well as providing support on other debt and income maximisation issues.

Debt

We helped over 19,000 people with debt problems, supporting clients to write off a total of £9.8 million of debt and manage £3.1 million of debt. 9 in 10 said they would recommend our services to a friend and 84% said we helped them find a way forward.

How our advice helped *Pam

Pam was referred to us by the local Social Prescriber. Pam had multiple health problems and had also experienced a bereavement. Her financial situation was causing her great hardship. Pam is elderly and living on a fixed income of state pension. Her adult grandchildren live with her. Pam was struggling to make payments on some large credit card debts. She was assisted with a benefit check and income maximisation exercise.

Pam was given full debt advice and in particular the adviser focused on the debt including the circumstances leading to it.

Our adviser acted on behalf of Pam and wrote to the creditors. We negotiated that the total debt of almost £26,000 be written off by the creditor.

Pam's shared her experience in her own words:

"I am now a debt free old lady thanks to all your hard work on my behalf. I have enough money now to take care of my everyday living, that is a very strange thing for me to experience. I also have a little money left over at the end of every week now. I have no money worries. I'm sincerely hoping I will be able to stop taking my anxiety medication as well soon with my Doctor's say so."

* Client names have been changed and certain details have been omitted or changed to preserve their anonymity.

Help to Claim

Help to Claim is our dedicated service supporting people to make a Universal Credit claim, from application through to their first full payment.

We helped over 22,000 people in Wales directly through 17,000 phone calls, 5,000 webchat sessions and 200 face-to-face appointments. We also had 3.9 million views of our self-help online advice across England and Wales.

This support has had a clear positive impact on those who came to us for help. 4 in 5 people said they felt less stressed, depressed or anxious after using our service, while 95% said they had a good experience and would recommend us.

Witness Service

In a year where witnesses weren't able to attend court with supporters, the assistance of a friendly and empathetic Witness Service volunteer was more valuable than ever. In our witness experience survey:

95%
said they were 'very satisfied' or 'satisfied' with our support

91%
said we helped them feel more confident about giving evidence

94%
said we met all or most of their needs

"The volunteer from the Witness Service has been a massive support, putting my mind at rest and providing everything I asked for promptly and professionally. She has made both my son and I feel confident about giving evidence and was a tremendous support on the day. We couldn't have done it without this service."

—Witness in Wales

Consumer service

The Citizens Advice consumer service provides practical and impartial advice on how to resolve consumer problems. It can tell clients which laws and regulations apply to their situations and pass information about complaints on to Trading Standards.

In 2020 to 2021, 27,000 people from Wales contacted our consumer helpline.

81%
of consumers were satisfied with the service they received

65%
of clients had their problems partially or fully resolved, an increase from 61% in 2019/20

Scams Action

Our Scams Action service provides people with access to tailored advice about spotting and reporting scams, as well as helping them find a way forward if they've been a victim of a scam. We also offer seamless referrals to our local offices for support with related issues, such as debt.

More than 8 in 10 people said they would use the service again and would recommend it to others. And more than 6 in 10 who accessed the service said their problem was resolved—with nearly half (49%) saying they could not have resolved their problem without our help.

In the spotlight: Help through Hardship helpline in partnership with the Trussell Trust

In April 2020 we launched our Help through Hardship helpline in partnership with the Trussell Trust. Our advice-first approach means trained advisers help clients to understand and maximise their income with a view to moving them out of crisis, as well as providing a quick and seamless referral to a food bank and other wrap-around support if required.

From the start of the pilot to March 2021, the three Welsh local offices on the helpline have:

answered **over 5,000 calls**

secured **over £400,000 in estimated financial gains** for clients

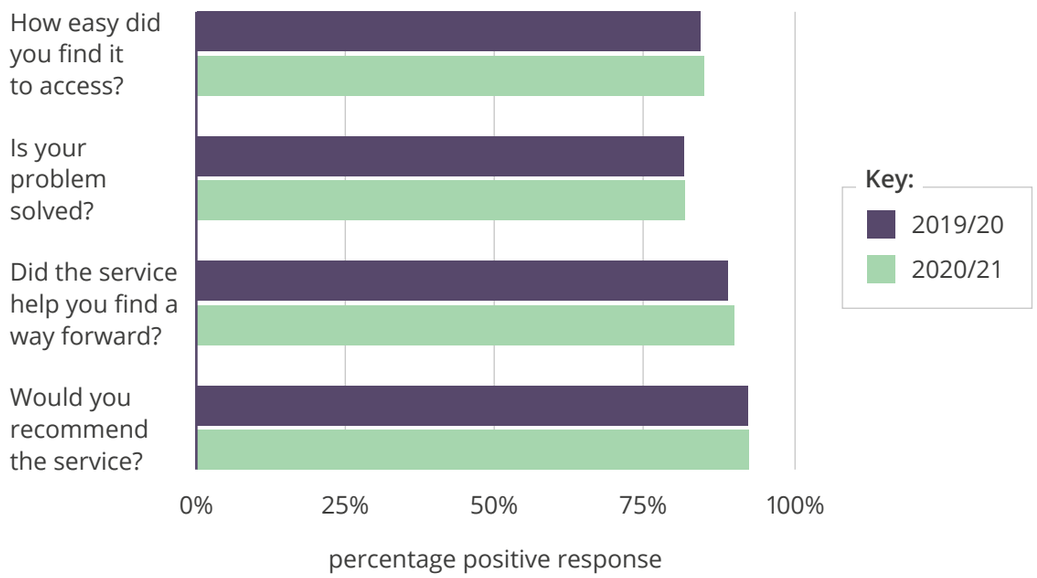
more than 2 in 5 callers went on to access further support with Citizens Advice to address underlying issues.

We've improved our client experience

While we continue to help solve people's problems so they can find a way forward, we also want them to have a positive experience using our service.

Despite the considerable challenges for delivering advice posed by the pandemic, satisfaction with our service improved in comparison to recent years.

This year, over 4,000 clients from Wales told us what they thought about our service through our client experience survey.



8 out of 10 people said that their problem was solved after receiving our advice and 87% of those said that they wouldn't have been able to solve their problem without our help

94% of people said they would recommend the service

88% of people using our Help to Claim service said that their problem was solved and 95% told us that our advice had helped them find a way forward

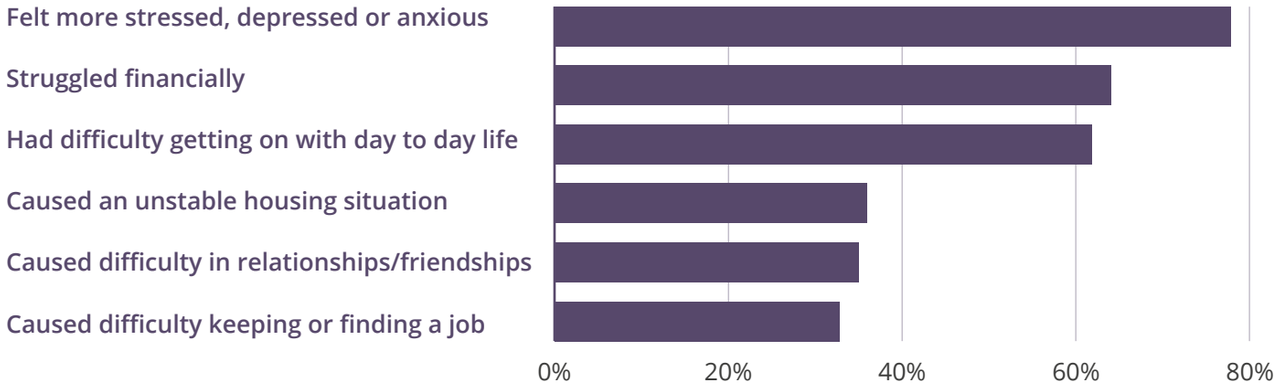
66% of people said they felt less stressed, depressed or anxious as a result of the help they received from Citizens Advice, and 45% said their physical health had improved

The wider impact of our advice

We know giving people quality-assured advice and helping solve their problems can impact their wider lives in positive ways and make them more resilient and prepared for similar problems in the future.

This year, we also carried out robust client follow up research, National Outcomes and Impact Research (NOIR). This asked detailed questions about why people came to us for advice, what their problems were and how we helped. These findings have further highlighted that many of the people who came to us in the last year had problems that are complex or have affected their lives or mental health[1].

Almost 80% of our clients said their problems made them feel stressed or anxious



1 in 4 people
who received advice from us found their financial situation 'quite' or 'very' difficult, compared to 8% of the general population. Those who came to us for help with benefits and debt were more likely than others to be experiencing financial difficulty or 'just getting by'

Around 1 in 2 people
who received advice from us were out of work at the time. Of those, 15% were recently furloughed or made redundant and 25% were unemployed due to long term sickness or disability

All clients
said their problems affected their lives in some way, including causing anxiety and financial difficulty

[1] Note that findings from NOIR relate to Wales and England. There were not sufficient responses from Wales to allow robust analysis for Wales clients only.

Clients told us that we've helped them in a range of ways:

71% of people

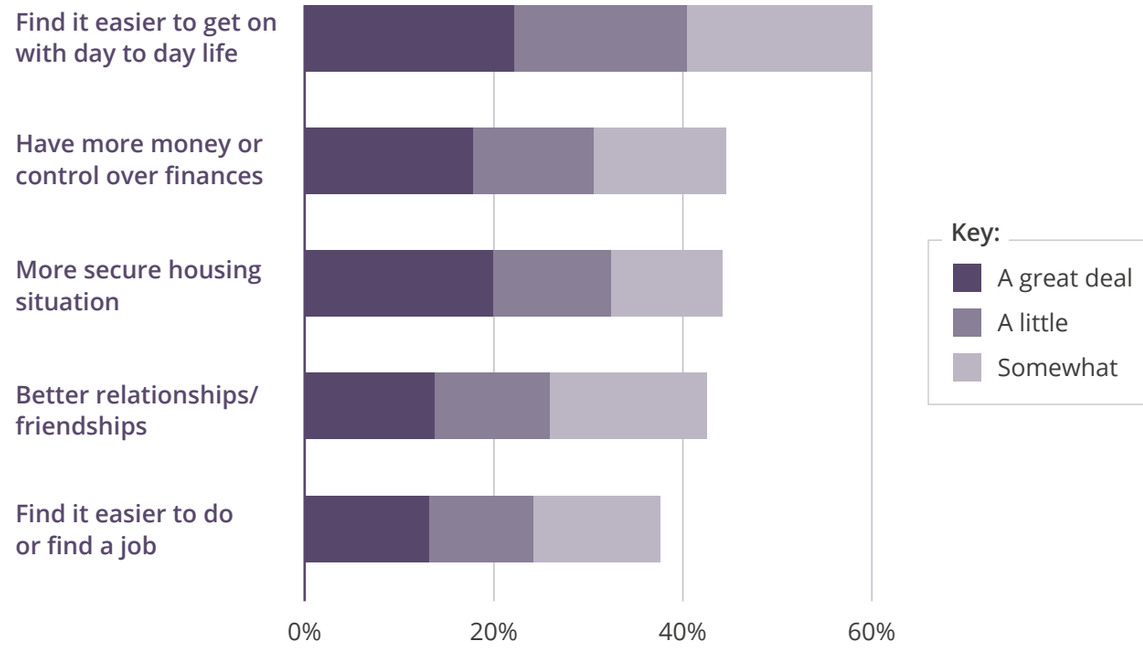
who said they were not confident about solving their problem before they came to Citizens Advice felt more confident to take action to resolve a similar problem in the future

Over 1 in 2 clients

said we helped to improve at least one aspect of their lives and 60% of clients said it was easier to get on with their day to day life after coming to us for help

Our advice improves various aspects of people's lives

Ways we help people



Different groups face different challenges

We know experience and outcomes may not be the same for all groups of clients. As NOIR research was conducted over the telephone with a representative sample of clients across Wales and England, it included feedback from people who aren't digitally confident. These clients would not generally be able to complete our online client experience survey and, therefore, NOIR gave us an opportunity to understand more about the needs and experiences of this client group[2]:

Around 1 in 5 people who received advice from us aren't confident using the internet, including to search for information or to fill in application forms online. We recognised this as a barrier during the pandemic when advice provision is remote, and access to many services are online. So we expanded our telephone advice support to help compensate for the loss of face-to-face services.

Disabled people and those with long-term health care needs, older clients and benefits clients are most likely to report low confidence with using the internet.

Clients with low confidence using the internet were less likely to have searched for information online before contacting us and less likely to have sought advice or information elsewhere. They were also less likely to feel confident to solve a similar problem again in the future following our advice and were slightly less likely to feel the service had been easy to access.

This suggests that people with less access to the internet or low confidence using it, may lack confidence generally in solving problems and subsequently require more intensive support. In addition, NOIR found that clients who are struggling financially are more likely to say that the service was difficult to access.

[2] Source: NOIR (2020). Note that the findings from NOIR relate to Wales and England. There were not sufficient responses from Wales to allow robust analysis for Wales clients only.

Financial value

There's often a financial value to people having their problems solved. We followed up with a sample of our clients to record their financial outcomes. As a result of our service in Wales in 2020 to 2021:

£12,542
was the average client debt written off

2,688
clients were helped to write off debts worth a total of £33 million.

£6,687
of entitled income gained for clients through their benefits

£373
was the average financial gain per client as a result of using our consumer service

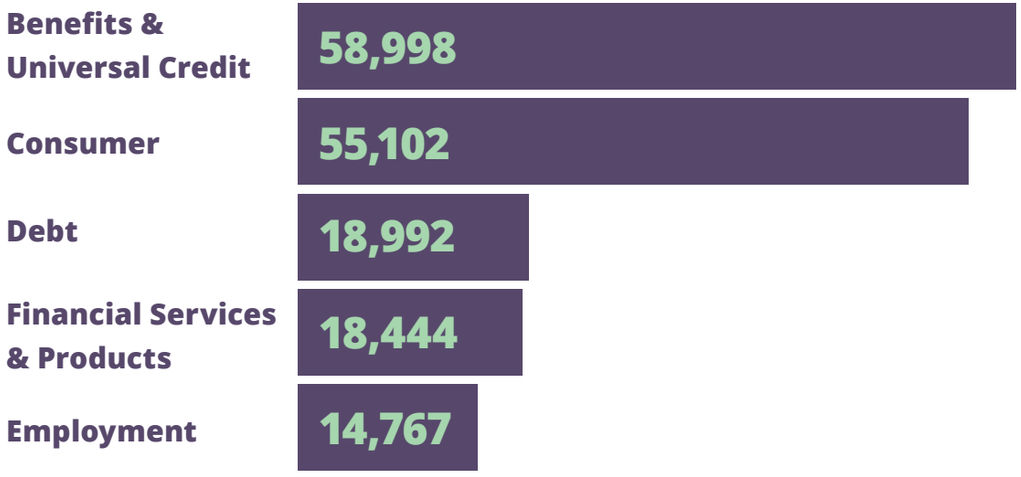
> "I am now a debt free old lady thanks to all your hard work on my behalf. I have enough money now to take care of my everyday living."
>
> —Debt client

The problems people face

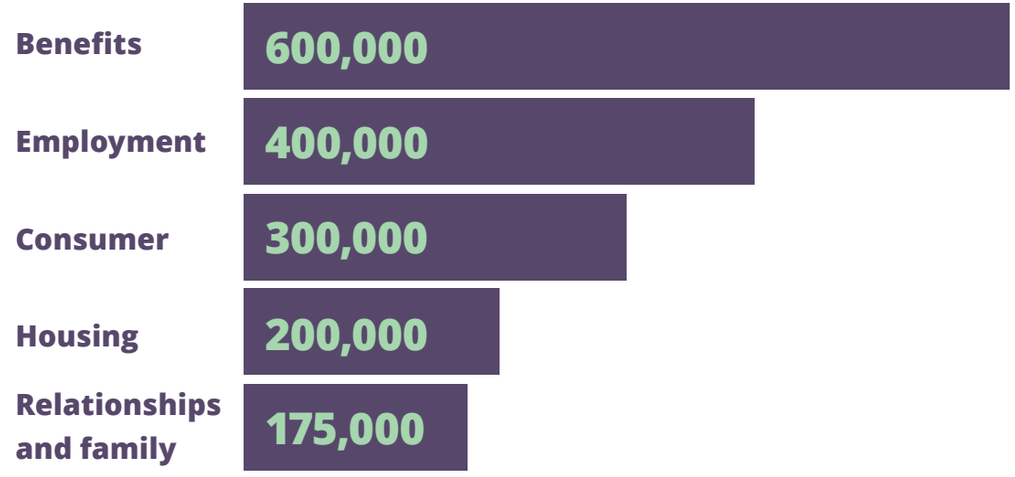
Every year, millions of people come to us with a range of different problems from benefits to housing, immigration to debt. This means our data—information on the problems people come to us for help with—provides us with a unique insight into the challenges people face across England and Wales.

In 2020, the pandemic hit. With new challenges and uncertainty arising, we were in a unique position to see the problems people faced as they emerged—even down to the minute.

In 2020/21, the top 5 issues people in Wales wanted advice on were:



The top 5 areas of advice which people accessed our website for (page views), across Wales were:



Using our unique insight to tackle people's problems

The real-time nature of our data—tracking the problems people come to us for support with, either one-to-one or via our website—enables us to identify the societal problems people are facing.

In 2020, with so much uncertainty and societal challenges evolving rapidly, we were in a unique position to see the problems people faced as they emerged—even down to the minute.

Our online self-help advice revealed the patterns of change across the year.

Visits to our website spiked at the start of the first lockdown. This was driven by the need for advice such as whether to go to work or school, claiming benefits and using food banks.

As the first lockdown eased, visits to our website increased again with people needing advice about changes to social distancing rules, self-isolation, returning to the workplace and forming bubbles.

We also helped more people with housing issues. Following an initial spike in the early stages of the pandemic, we continued to help more people with housing—with views of our online self-help advice rising by 1.2 million from 2019/20.

The number of people coming to us for help with employment fell gradually across the year.

Benefits remained the top issue accessed online across the full year, but we provided less 1 to 1 advice than in the previous year. We saw a similar situation with debt advice, likely due to the protections put in place by both the UK Government and Welsh Government. The £20 a week increase to Universal Credit, debt holidays and ban on bailiff enforcement eased the harshest impacts of the pandemic in these areas.

While our lives were turned upside down by the pandemic, scammers attempted to take advantage. With the outbreak of the pandemic came a sharp rise in the number of people targeted by scams. In the first months of 2021, the number of scams reported to us more than doubled in comparison to the same period in 2020. Our research also showed that anyone could be targeted by scammers—and anyone could be tricked.

- Over half of people in our National Outcome and Impact research (NOIR) reported that their issue was brought about by or affected by the pandemic or resultant lockdown.
- In addition, around half also felt that the pandemic or lockdown had affected their ability to deal with the problem.

Read our 'Life through lockdown' report for more on what our data told us about the year everything changed.

Achieving positive change for the people who come to us for help

In this challenging year, it was more important than ever to be a strong, clear voice speaking up for those who come to us for help. That's why, as well as using our insight to make decisions about our own service, we share it openly and use it to help shape government policy and inform real social change.

In Wales

Our advocacy work helped protect families from the worst financial effects of the pandemic. We successfully advocated for an extension of the Discretionary Assistance Fund, a ban on evictions in the private rented sector and a series of income maximisation pilots, with an accompanying communications campaign, to help people claim all the benefits they're entitled to.

Ahead of the Senedd elections, our #ValueOfAdvice campaign showcased the importance of independent advice and demonstrated the value we provide in terms of saving money for Local and Welsh Government.

Across the whole service

Keep the Lifeline

At the beginning of the pandemic, the UK government announced that Universal Credit and Working Tax Credits would increase by £20 per week for one year. Our advisers saw first-hand how important this extra money was to people who were hardest hit—whether this was people who lost their jobs or parents facing extra lockdown costs.

Our research in 2020 told us that 75% of the people we helped with debt who were receiving these benefits would not be able to meet their living costs if the additional £20 was removed.

In response, we coordinated a campaign with our local Citizens Advice network to advocate for this vital lifeline to continue beyond March 2021. Together we:

- **contacted 309 MPs** about the importance of the increase to their constituents
- **gained coverage about the campaign in more than 50 media outlets**, including locally-focused pieces in WalesOnline and the North Wales Chronicle
- **reached over 1 million people** through our social media campaign

Following months of campaigning alongside the wider #KeepTheLifeline coalition, the UK government announced a 6 month extension to the increase to Universal Credit and a one-off additional payment of £500 to help people on Working Tax Credit make ends meet.

Loyalty penalty

We're still seeing positive action from regulators following our super-complaint in 2018 about the loyalty penalty across 5 essential markets to the Competition and Markets Authority. The loyalty penalty is the extra cost people pay for services if they don't regularly switch providers. Last year we found that 8 in 10 people are paying this in at least one market.

For people in the lowest income band, paying the loyalty penalty across all 5 markets would cost them almost 8% of their annual household expenditure. This is particularly concerning in a year where 6 million people have fallen behind on bills because of the pandemic.

We were particularly pleased this year by the Financial Conduct Authority (FCA)'s commitment to new rules which will ban 'price walking' in the insurance market. This means companies can't charge an existing customer more on renewing their insurance product than they would if they were new—effectively ending the loyalty penalty. The FCA expects this to save consumers £4.2 billion over 10 years.

We also called for further action to be taken, publishing a report looking at 2 markets where firms and regulators have not done enough to tackle the loyalty penalty. We found that, since the start of the coronavirus pandemic, 1 in 3 customers whose bundled mobile contract had come to an end had not switched, putting them at risk of paying the loyalty penalty. We also found that 42% of those whose fixed term mortgage had come to an end had not switched. We called on mobile providers and the FCA to take concrete and enforceable action to reduce customer bills now, to finish the job on the loyalty penalty.

Our value to society

We use an established model to calculate the financial value of our advice and the positive outcomes it contributes to individuals and society.

It's impossible to put a value on everything we do, so this is likely to be a conservative estimate. For more detail on these savings and a full explanation of our method for England and Wales, please see our financial modelling.

In 2020/21, Citizens Advice services in Wales generated:

£44 million in savings to government and public services (fiscal benefits). by helping stop problems occurring or escalating. We reduce pressure on public services like health, housing or out-of-work benefits.

£44 million

£ 324 million in wider economic and social benefits (public value). Solving problems improves lives and this means better wellbeing, participation and productivity for the people we help.

£324 million

£250 million in value to people we help (financial outcomes following advice). As part of our advice we can increase people's income, through debts written-off, taking up benefits and solving consumer problems.

£250 million

Citizens Advice helps people find a way forward

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them. We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

citizensadvice.org.uk

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